

Information to identify the case:			
Debtor 1:	Katherine Vanesa Gamarra		Social Security number or ITIN: xxx-xx-1105
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Virginia			EIN: -----
Case number: 22-33359-KRH			Date case filed for chapter: 7 11/23/22

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Katherine Vanesa Gamarra	
2. All other names used in the last 8 years		
3. Address	7257 Bellspring Dr. Mechanicsville, VA 23111	
4. Debtor's attorney Name and address	Robert B. Duke Jr. America Law Group Inc. dba The Debt Law Group 8501 Mayland Drive, Suite 106 Henrico, VA 23294	Contact phone 804-308-0051 Email: rdukelaw@gmail.com
5. Bankruptcy trustee Name and address	Bruce E. Robinson 341 Dial 866-769-9218 Code: 7515089 P.O. Box 538 South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: bruce.robinsontr@gmail.com

For more information, see page 2 >

Debtor **Katherine Vanesa Gamarra**

Case number **22-33359-KRH**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: November 25, 2022
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 27, 2022 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: February 27, 2023 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Katherine Vanesa Gamarra**

Case number **22-33359-KRH**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

In re:

Katherine Vanesa Gamarra

Social Security/Taxpayer ID Nos.:
xxx-xx-1105

Case Number: 22-33359-KRH
Chapter 7

Judge: Kevin R. Huennekens

Debtor(s)

NOTICE OF REMOTE HEARING

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY UNTIL FURTHER NOTICE.

REMOTE HEARING INFORMATION: Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at www.vaeb.uscourts.gov, on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

PLEASE NOTE: You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.

Dated: November 25, 2022

Notice of Remote Hearing

FOR THE COURT:

William C. Redden
Clerk of the Bankruptcy Court

In re:
Katherine Vanesa Gamarra
Debtor

Case No. 22-33359-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User:

Page 1 of 3

Date Rcvd: Nov 25, 2022

Form ID: 309A

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2022:

Recip ID	Recipient Name and Address
db	+ Katherine Vanesa Gamarra, 7257 Bellspring Dr., Mechanicsville, VA 23111-3749
16018175	+ Ashworth College, 5051 Peachtree Corners Cir, #200, Norcross, GA 30092-2748
16018179	+ Bon Secours, 11511 Reed Hartman Hwy, Cincinnati, OH 45241-2421
16018190	KidMed Inc, PO Box 719405, Philadelphia, PA 19171-9405
16018191	KidMed Inc, 8356 Bell Creek Rd, Mechanicsville, VA 23116-3813
16018196	National Enterprise Systems, PO Box 36, Twinsburg, OH 44087-0036
16018200	+ Stratford Career Institute, P.O. Box 1560, Saint Albans, VT 05478-5560

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rdukelaw@gmail.com	Nov 26 2022 00:48:00	Robert B. Duke, Jr., America Law Group Inc., dba The Debt Law Group, 8501 Mayland Drive, Suite 106, Henrico, VA 23294
tr	Email/Text: bruce.robinson@txitrustee.com	Nov 26 2022 00:48:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
16018174	+ Email/Text: mnapoletano@ars-llc.biz	Nov 26 2022 00:49:00	Ability Recovery Services LLC, PO Box 4262, Scranton, PA 18505-6262
16018176	+ Email/Text: bk@avant.com	Nov 26 2022 00:49:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
16018177	+ EDI: BANKAMER.COM	Nov 26 2022 05:48:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
16018178	+ Email/Text: ClericalSupport@tenagliahunt.com	Nov 26 2022 00:48:00	Bank of America NA, c/o Tenaglia & Hunt, PA, 9211 Corporate Blvd, Ste 130, Rockville, MD 20850-3873
16018182	Email/Text: cfcbackoffice@contfinco.com	Nov 26 2022 00:48:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714-0000
16018180	+ EDI: CAPITALONE.COM	Nov 26 2022 05:48:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
16018181	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Nov 26 2022 00:48:00	CashNetUSA, 175 W. Jackson Blvd Suite 1000, Chicago, IL 60604-2863
16018183	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 26 2022 00:58:33	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
16018184	Email/PDF: creditonebknotifications@resurgent.com	Nov 26 2022 00:58:37	Credit One Bank NA, P.O. Box 98873, Las Vegas, NV 89193-8873
16018192	+ EDI: CITICORP.COM	Nov 26 2022 05:48:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-0000
16018185	+ EDI: DISCOVER.COM	Nov 26 2022 05:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

District/off: 0422-7

User:

Page 2 of 3

Date Rcvd: Nov 25, 2022

Form ID: 309A

Total Noticed: 33

16018186	+ Email/Text: bankruptcy@fncbinc.com	Nov 26 2022 00:48:00	First National Collection, Bur, 50 W. Liberty Street Suite 250, Reno, NV 89501-1973
16018187	+ EDI: AMINFOFP.COM	Nov 26 2022 05:48:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
16018188	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 26 2022 00:48:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
16018189	+ EDI: PHINGENESIS	Nov 26 2022 05:48:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
16018195	Email/Text: ml-ebn@missionlane.com	Nov 26 2022 00:48:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348-0000
16018193	+ Email/Text: kmattingly@bankofmissouri.com	Nov 26 2022 00:48:00	Mid America Bank & Trust Co, 216 West Second Street, Dixon, MO 65459-8048
16018194	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 26 2022 00:48:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
16018197	+ EDI: NAVIENTFKASMSERV.COM	Nov 26 2022 05:48:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
16018198	Email/Text: info@plazaservicesllc.com	Nov 26 2022 00:48:00	Plaza Services, LLC, 110 Hammond Drive, Suite 110, Atlanta, GA 30328-0000
16018199	EDI: PRA.COM	Nov 26 2022 05:48:00	Portfolio Recovery Associates., PO Box 12914, Norfolk, VA 23541-0000
16018201	EDI: RMSC.COM	Nov 26 2022 05:48:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
16018202	+ Email/Text: accountservicing@trueaccord.com	Nov 26 2022 00:48:00	TrueAccord, 16011 College Blvd., Suite 130, Lenexa, KS 66219-9877
16018203	Email/Text: bankruptcy@usbccorporation.com	Nov 26 2022 00:48:00	Usbc Corporation, Attn: Bankruptcy, Po Box 75, Archbald, PA 18403-0000

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0422-7

User:

Page 3 of 3

Date Rcvd: Nov 25, 2022

Form ID: 309A

Total Noticed: 33

Bruce E. Robinson

bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com

John P. Fitzgerald, III

USTPRegion04.RH.ECF@usdoj.gov

Robert B. Duke, Jr.

on behalf of Debtor Katherine Vanesa Gamarra rdukelaw@gmail.com
thedeblawgroupmail@gmail.com;dlghearings@gmail.com,dashaylac.alg@gmail.com

TOTAL: 3